

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

Cancel Claims 1-31

32. (New) A method for managing a plurality of transaction accounts for multiple clients, comprising:

providing a database having client information for each of the plurality of transaction accounts;

administering by one or more computers clients' deposits to and withdrawals from each of their transaction accounts through a first banking institution;

determining by one or more computers a net transaction aggregated across all said transaction account deposits and transaction account withdrawals on a regular periodic basis;

depositing funds to or withdrawing funds from a single insured money market deposit account at a second banking institution based on the net transaction, with the withdrawing funds comprising withdrawing funds from the single insured money market deposit account at the second banking institution more than six (6) times during a month and transferring the funds to the first banking institution;

receiving by one or more computers interest from the second banking institution on funds held in said single insured money market deposit account;

distributing by one or more computers the interest received on said single insured money market deposit account to said client transaction accounts; and

updating by one or more computers the database based on the interest paid to and clients' deposits to and withdrawals from each of their transaction accounts.

33. (New) The method of claim 32, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

34. (New) The method of claim 32, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

35. (New) The method of claim 32, further comprising authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's demand account.

36. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

37. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

38. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

39. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

40. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

41. (New) A data processing method for tracking and managing a plurality of client transaction accounts in a first banking institution and providing a return to each of said transaction accounts, the funds associated with said transaction accounts aggregated for deposit in an insured money market deposit account in a second banking institution, said

insured money market deposit account providing a return on assets held therein, said method comprising:

a. creating by one or more computers one or more transaction account memory ledgers for storing therein selected data for one or more of said plurality of client transaction accounts through [global check] the first banking institution;

b. storing by one or more computers in said memory ledgers transaction account data including a current or periodic account balance as well as an identification of an account owner or beneficiary;

c. tracking by one or more computers deposits to and withdrawals from each of said client transaction accounts through the first banking institution and adjusting the balance for each in response to such transactions;

d. creating an insured money market deposit account at the second banking institution in which funds from a plurality of said client transaction accounts are to be deposited,

e. managing said insured money market deposit account by
assessing by one or more computers the aggregate activity of said plural client
transaction accounts for a respective period and

calculating by one or more computers an asset adjustment to said insured
money market deposit account to permit adjustment of the amount in said insured money
market deposit account by moving funds between the first banking institution and the insured
money market deposit account in the second banking institution;

sending information to implement a withdrawal of funds from the insured
money market deposit account more than six (6) times during a month based on the asset
adjustments;

receiving by one or more computers interest from the second banking
institution on funds held in said single insured money market deposit account;

distributing by one or more computers the interest received on said single insured money market deposit account to said client transaction accounts; and

updating by one or more computers the database based on the interest paid to and clients' deposits to and withdrawals from each of their transaction accounts.

42. (New) The method of claim 41, wherein said transactions into or out of a client's transaction account include sweeps into or sweeps out of said account.

43. (New) The method of claim 41, further comprising calculating a corresponding return for each client transaction account having funds maintained in said insured account based on the return on the assets held in the insured deposit account.

44. (New) The method of claim 43, wherein withdrawal transactions resulting in a negative net balance for a client's account trigger a margin approval process for such account.

45. (New) The method of claim 41, further comprising calculating an aggregate transactional value for said client accounts having funds held in said insured deposit account over a selected period of time.

46. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested in person.

47. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by mail.

48. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by messenger.

49. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by telephone and distributed by mail.

50. (New) The method of Claim 41, wherein one or more asset-adjustment transfers and/or withdrawals from said insured deposit account are requested by automated teller machine.

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60. (New) A method for managing a plurality of transaction accounts in a first banking institution for multiple clients whose funds are held in a single insured money market deposit account in a second banking institution to provide a return on assets held therein, comprising:

providing a database having client information for each of the plurality of the transaction accounts in the first banking institution;

administering by one or more computers clients' deposits to and withdrawals from each of their transaction accounts in the first banking institution;

determining by one or more computers a net transaction aggregated across all deposits to and withdrawals from said transaction accounts on a regular periodic basis;

withdrawing funds more than six (6) times during a month from said single insured money market deposit account in the second banking institution based on the net transactions and transferring those funds to the first banking institution;

receiving by one or more computers interest from the second banking institution on funds held in said single insured money market deposit account;

distributing by one or more computers the interest paid on said single insured money market deposit account to said clients' transaction accounts in the first banking institution;
and

updating by one or more computers the database based on the interest paid to and clients' deposits to and withdrawals from each of their transaction accounts.

61. (New) The method of claim 60, wherein withdrawals are made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

62. (New) The method of claim 60, wherein deposits are made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

63. (New) The method of claim 60, further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each transaction payment requested from that client's transaction account.

64. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested in person.

65. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by mail.

66. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by messenger.

67. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by telephone and distributed by mail.

68. (New) The method of Claim 60, wherein one or more of the transfers and/or withdrawals from said single insured deposit account are requested by automated teller machine.

Cancel Claims 69-82

83. (New) The method of claim 32, wherein determining a net transaction is made by aggregating across all demand account deposits and at withdrawals that are made by at least a debit card.

Cancel Claims 84-85

86. (New) The method of claim 60, wherein the determining a net transaction aggregated across all transaction account deposits and withdrawals is made for withdrawals that are made by at least a debit card.

Cancel Claims 87-88